

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-23481-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rudy Trbovich
27 Stuckler Lane
Wayne, NJ 07470

Social Security No.:
xxx-xx-9867

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: February 28, 2019
JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rudy Trbovich
 Debtor

Case No. 14-23481-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Feb 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2019.

db +Rudy Trbovich, 27 Stuckler Lane, Wayne, NJ 07470-3624
 aty Paul V. Buonaguro, Division of Law, RJ Hughes Justice Complex, 25 Market St.,
 PO Box 106, Trenton, NJ 08625-0106
 cr New Jersey Department of Health, P.O. Box 360, Trenton, NJ 08625-0360
 cr +Seterus, Inc. as the authorized servicer for Fe, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr +Toyota Motor Credit Corporation, Attn Becket & Lee, LLP, PO Box 3001 Dept.,
 Malvern, PA 19355-0701
 cr +Valley National Bancorp, 1455 Valley Road, Wayne, NJ 07470-8448
 514890172 Central Management Office, C/O CSC, PO Box 29134, Shawnee Mission, KS 66201-9134
 514890177 Federal National Mortgage Associates, c/o Seterus, PO Box 1047, Hartford, CT 06143-1047
 514890175 New Jersey Attorney General Office, Richard J. Hughes Justice Complex,
 25 Market Street, PO Box 112, Trenton, NJ 08625-0112
 514890176 +New Jersey Division of Taxation, 50 Barrack Street 9th Floor, P.O. Box 245,
 Trenton, NJ 08602-0245
 515265913 New Jersey Early Intervention, System/CMO Coordinator, New Jersey Dept. of Health,
 Family Health Services, PO BOX 364, Trenton, NJ 08625-0364
 514890178 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapid, IA 52408)
 514917111 Toyota Lease Trust, PO Box 8026, Cedar Rapids, Iowa 52408-8026
 514890180 +Valley National Bank, Jeffrey Ferentchak, VP, 60 Hempstead Avenue, 2nd Floor,
 West Hempstead, NY 11552-2148
 514890181 +Vincent J. Massa, III, Jones & Jones, 45 Essex Street, Hackensack, NJ 07601-5493
 515095626 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A,
 Des Moines, IA 50328-0001
 514890182 Wells Fargo Bank, NA, P.O. Box 560948, Attn: President, CEO, Registered Agent,
 Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 01 2019 00:20:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 01 2019 00:20:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514890173 +Fax: 602-659-2196 Mar 01 2019 00:39:11 Chex Systems, Inc., Attn: Consumer Realtions,
 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 514890174 E-mail/Text: cio.bncmail@irs.gov Mar 01 2019 00:19:40 Internal Revenue Service,
 PO Box 7346, Centralized Insolvency Unit, Philadelphia, PA 19101-7346
 515151412 +E-mail/Text: Iferreira@smsfinancial.net Mar 01 2019 00:20:33 SMS Financial 30, LLC,
 6829 North 12th Street, Phoenix, AZ 85014-1109

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514890179* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co., PO Box 8026, Cedar Rapids, IA 52408)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: cscnodsc

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Total Noticed: 22

Date Rcvd: Feb 28, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Toyota Motor Credit Corporation
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
David L. Stevens on behalf of Debtor Rudy Trbovich dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association (Fannie Mae), creditor c/o Seterus, Inc. cmecf@sternlav.com
Marie-Ann Greenberg magecf@magtrustee.com
Vincent J. Massa, III on behalf of Creditor Valley National Bancorp
vmassa@jonesandjonesesq.com

TOTAL: 6